

**Information to identify the case:**

Debtor 1	<u>James Robert Waxter</u>	Social Security number or ITIN	<b>xxx-xx-5927</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-11130-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James Robert Waxter

6/18/19

By the court: Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 James Robert Waxter  
 Debtor

Case No. 14-11130-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: dkam  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Jun 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2019.

db	+James Robert Waxter, 1681 Salsgiver Drive, Leeper, PA 16233-4831
cr	+PNC Bank, National Association, 3232 Newark Drive, Miamisburg, OH 45342-5421
13990319	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13963032	+PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
14021671	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, Ohio 45342-5421
13943207	+Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
13943208	+Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 19 2019 02:48:16 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
13954909	EDI: BANKAMER.COM Jun 19 2019 06:28:00 Bank Of America, Po Box 982235, El Paso, TX 79998
13943204	EDI: BANKAMER.COM Jun 19 2019 06:28:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
13943205	EDI: CAPITALONE.COM Jun 19 2019 06:28:00 Cap One, Po Box 85520, Richmond, VA 23285
13991698	+E-mail/Text: bankruptcy@cavps.com Jun 19 2019 02:48:52 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13943206	+EDI: CHASE.COM Jun 19 2019 06:28:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
14016896	EDI: PRA.COM Jun 19 2019 06:28:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13943209	+EDI: SEARS.COM Jun 19 2019 06:28:00 Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
13943210	+EDI: TFSR.COM Jun 19 2019 06:28:00 Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
13947470	EDI: TFSR.COM Jun 19 2019 06:28:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026
13943211	EDI: USBANKARS.COM Jun 19 2019 06:28:00 Us Bank, 4325 17th Ave S, Fargo, ND 58125
	TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	PNC BANK NATIONAL ASSOCIATION
13954910*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
	(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
13954911*	+Chase, Po Box 15298, Wilmington, DE 19850-5298
13954912*	+Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
13954913*	+Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
13954914*	+Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
13954915*	+Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
13954916*	++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
	(address filed with court: Us Bank, 4325 17th Ave S, Fargo, ND 58125)

TOTALS: 1, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 20, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2019 at the address(es) listed below:

Elizabeth Lamont Wassall	on behalf of Creditor	PNC Bank, National Association pabk@logs.com, ewassall@logs.com
James Warmbrodt	on behalf of Creditor	PNC BANK NATIONAL ASSOCIATION bkgrou@kmlawgroup.com
James Warmbrodt	on behalf of Creditor	PNC Bank, National Association bkgrou@kmlawgroup.com
Office of the United States Trustee		ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-1

User: dkam  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 18

Date Rcvd: Jun 18, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Paul W. McElrath, Jr. on behalf of Debtor James Robert Waxter ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Stuart P. Winneg on behalf of Creditor PNC Bank, National Association swinneg@udren.com,  
cblack@udren.com

TOTAL: 7